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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Patent Application of: **KUBERT ET AL**.

Serial No. Not Yet Assigned

Filing Date: Herewith

For: DEBIT CARD HAVING APPLIED

PERSONAL IDENTIFICATION

NUMBER (PIN) AND SCRATCH-OFF)
COATING AND METHOD OF FORMING)

SAME

This application is a continuation of utility application Serial No. 10/075,115 filed February 13, 2002

PRELIMINARY AMENDMENT

Mail Stop Continuation Commissioner for Patents P. O. Box 1450 Alexandria, VA 22313-1450

Sir:

Prior to the calculation of fees and examination of the present application, please enter the amendments and remarks set out below.

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